EXHIBIT CRA-3

Examples of EnerBank's Community Service Partners

ArtSpace

501(c)(3) agency established in 1980 to revitalize the industrial west side of Salt Lake City by building affordable housing and cultural amenities. To date, 3 successful mixeduse projects have been created that combine affordable housing, commercial, and social service and community spaces.

Contact:

Jackie Skibine, Director of Development

329 W. Pierpont Ave., Ste. 200 Salt Lake City, UT 84101

801-531-9376

Junior Achievement of Utah

National program dedicated to improving the financial education received by children in grades K - 12. Contributions to Junior Achievement help to pay for materials that are used in classroom presentations regarding business and finance. Volunteers provide the teaching resource and in Title One schools, frequently provide positive adult role models. All donations by EnerBank USA support a Title One school; 50% of the students in these schools live below the poverty level.

Contact:

Phil Cofield, President 641 E.S. Temple

Salt Lake City, UT 84102

801-355-5252

Holy Cross Ministries

Sponsored by the Sisters of the Holy Cross, a 501 (c)(3) organization that provides after school, English as a Second Language (ESL), Immigration Legal Services, Health Screenings and other outreach programs to high risk and low and moderate income individuals and families.

Contact:

Sister Suzanne Brennan 2570 W. 1700 South Salt Lake City, UT 84104 801-908-0293

Lowell Bennion Community Service Center

The 501(c)(3) center operates more than 45 student-directed volunteer programs in partnership with approximately 75 area non-profit agencies and schools that address a diverse range of community needs including social services, youth programs, disabled and elderly communities, education and the environment.

Contact:

Julie Mayhew, Development Officer 200 Central Campus Drive, Room 101

Salt Lake City, UT 84112

801-585-0093